

# Flood News for Michigan Floodplain Managers



A quarterly newsletter of the  
Geological and Land Management Division  
Michigan Department of Environmental Quality  
[www.michigan.gov/deq](http://www.michigan.gov/deq)

Steven E. Chester, Director

Jennifer M. Granholm, Governor

January 2003

## **CHANGE, CHANGE, CHANGE**

*(Susan Rundhaug, Geological and Land Management Division,  
Michigan Department of Environmental Quality)*

The new year brings many new changes to the Flood News for Michigan Floodplain Managers newsletter. You may notice several changes in the newsletter banner above. The State of Michigan has a new governor, new director for the Department of Environmental Quality, the Land and Water Management Division has been restructured and has a new name and there is a new web address as well. This past year also brought some changes to the Floodplain Management Program with the retirement of George Hosek who brought you this newsletter for the past fifteen years. George will be greatly missed, but the program is fortunate to have Les Thomas stepping into George's shoes. Les brings many years of experience with Land and Water Management Programs. His area of expertise has been coordinating the permit applications process. At the district level, the floodplain regulatory program permitting is still handled by the district floodplain engineers. In addition, the district floodplain engineers are responsible for conducting community assistance visits (CAVs) and assisting homeowners, lenders and building officials with any questions about the National Flood Insurance Program (NFIP). Please feel free to contact your district floodplain engineer regarding your floodplain regulatory program or NFIP questions.

### **DISTRICT FLOODPLAIN ENGINEERING STAFF**

**SE Michigan: Maria Zingas**

Livonia 734-953-1541

**Jackson/Lansing: Donna Cervelli**

Jackson 517-780-7699

Lansing 517-335-6266

**Saginaw Bay: Joy Brooks**

Bay City 989-686-8025 ext 8364

**Grand Rapids/Kalamazoo: Matt Occhipinti**

Grand Rapids 616-356-0207

Kalamazoo 616-567-3564

**Upper Peninsula: Sheila Meier**

Gwinn 906-346-8500

**Cadillac/Gaylord: Susan Rundhaug**

Cadillac 231-775-3960 ext 6363

## MITIGATING REPETITIVE LOSSES

*(Kathleen Wissmann, FIMA, Watermark, Fall 2002)*

Although FEMA programs are designed to reduce the number of properties damaged by flooding, buildings are added annually to the list of repetitively damaged properties for a variety of reasons, including changes in the topography due to development that adversely impacts the water flow.

FEMA's Repetitive Loss Strategy is a Federal Insurance and Mitigation Administration (FIMA) approach to addressing the cycle of repeated flood damage. It includes several programs to assist States and communities in implementing mitigation measures that will reduce the vulnerability of repetitive loss properties.

FEMA has developed the NFIP Repetitive Loss Strategy to reduce damage to repetitive loss properties and, by doing so, lower costs to the National Flood Insurance Fund. A key component of the Strategy includes several FEMA programs that assist States and communities in developing mitigation measures that reduce vulnerability of repetitive loss properties to flooding. These programs include the Flood Mitigation Assistance Program, the Hazard Mitigation Grant Program, and the Pre-Disaster Mitigation Program. NFIP Increased Cost of Compliance insurance coverage can also be used by itself or in conjunction with these programs to mitigate damage to repetitive loss property.

### **Flood Mitigation Assistance Program**

The Flood Mitigation Assistance (FMA) grant program is funded directly through the National Flood Insurance Fund (NFIF). FMA grants are used to buy out or elevate the most frequently damaged properties insured under the NFIP. As the damage

and disruption of life caused by repeated flooding are reduced, the total NFIP claims payments drawn from the NFIF also are reduced.

The Repetitive Loss Strategy focuses, initially, on "target" properties. A subset of all repetitive loss properties, target properties include approximately 9,500 buildings, either with two or three losses that cumulatively exceed the building value of those buildings, or with four or more losses. States and communities are encouraged to use FMA grants and other Federal or State funds to develop mitigation plans that address the targeted subset of repetitive loss properties.

### **Hazard Mitigation Grant Program**

The Hazard Mitigation Grant Program (HMGP) assists State and local communities in implementing long-term hazard mitigation measures after a major disaster declaration. The HMGP covers a variety of types of disasters besides flooding.

### **Pre-Disaster Mitigation**

Although an actual disaster is often the biggest incentive for property owners to consider selling or retrofitting their properties, mitigating before the floodwaters strike is smarter and far less expensive.

The Pre-Disaster Mitigation (PDM) grant program is authorized under Section 203 of the Stafford Act, as amended by the Disaster Mitigation Act of 2000 (DMA 2000). The goals of this program are to fund activities that will reduce the risks of future damage in hazard-prone areas

and thereby to reduce the need for future disaster assistance. PDM grants are available for activities similar to those that receive FMA grants: vulnerability assessments; State and local mitigation planning; elevation, acquisition, or relocation of flood-prone structures; and minor flood control or drainage management projects. The grants are not dependent on a Presidential Disaster Declaration.

### **Disaster Mitigation Act of 2000**

FEMA's focus on mitigation has been reinforced through the mitigation planning requirements authorized under the DMA 2000 and regulated under 44 CFS Part 201. Under this Act, local and State governments will be required to have a FEMA-approved mitigation plan with an adopted mitigation strategy to be eligible for mitigation project funds. Technical assistance and planning grants are available through the FMA, HMGP, and PDM programs to help local communities develop these plans. In flood-prone communities, plans should identify the repetitive loss properties as well as measures for removing these properties from the flooding cycle.

### **ICC Coverage**

Through the Increased Cost of Compliance (ICC) coverage included in the NFIP's Standard Flood Insurance Policy, an eligible property owner may receive up to \$20,000 toward elevating or flood-proofing a structure to meet current construction standards or toward relocating or demolishing a structure. ICC is activated when a building becomes repetitively damaged or is substantially damaged (i.e., sustains damage greater than 50 percent of its value).

### **More Mitigation Resources**

For more information about FEMA's mitigation programs, visit the web site at <http://www.fema.gov/fima>. State and local community representatives seeking access to the target property list can get that information from the FEMA Regional office in their area. For Michigan, which is located in Region V, this telephone number is 312-408-5500.

## **DIGITAL FLOOD INSURANCE RATE MAPS (DFIRM) TRAINING**

FEMA is offering training on the development of Geographical Information System (GIS) Digital Flood Insurance Rate Maps (DFIRMs). DFIRMs are electronic versions of the paper maps that are used by mortgage lenders and other agencies to determine if specific parcels of land are in the floodplain or floodway. The training will be in Lansing March 3-6, 2003. PBS&J, FEMA's Region 5 Map Coordination Contractor, will provide the training. The instructors will be GIS staff actively involved in DFIRM production on a daily basis.

This session is NOT designed for hydrologists or hydraulic engineers, but rather for the GIS professionals who will prepare the databases and cartography associated with the maps. The course will cover guidelines and specifications relating to the DFIRMs, base mapping standards, the standard DFIRM database, and data format and presentation. Attendees should bring a laptop computer if possible, but this is not required.

The registration fee is \$50 and the session will be limited to 40 people. For additional information, please contact Mr. Michael DePue of PBS&J at 800-697-7275 x227, or by email to [mdepue@pbsj.com](mailto:mdepue@pbsj.com).

## MITIGATION SUCCESS STORIES: SPAULDING TOWNSHIP

(Michigan Department of State Police, Emergency Management Division, Mitigation Success Stories IV, Edition 4, Jan 2002, National Association of State Floodplain Managers)

### Background

The Flint River and its connecting drainage systems, covering the counties of Genesee, Shiawassee, Lapeer, Sanilac, Tuscola, Oakland and Saginaw, have been drastically changed in the last 30 years. These modifications are man-made and are not natural. The growth and development of the upstream drainage basin has radically increased the flow of water into the Flint River channel and has compounded the speed at which water and storm sewers dump into this drainage network. This increased both the frequency and the intensity of flooding in southern Saginaw County.

While the upstream community has changed rapidly, rural areas and agricultural areas downstream, toward Saginaw County, have not changed fast enough to cope with the increased volume of drainage water. There are farms that have been owned by the same family for more than 100 years in the area that had never lost a harvest to flooding until the 1980s. In 1985, after approximately 10,000 acres were inundated for over two weeks, Governor Blanchard ordered the National Guard to repair area dikes because of the potential health hazards.

The flood control problem became obvious due to the frequency and devastating flooding to the community. The extensive economic losses, health and safety risks were unbearable. Residents had to evacuate homes, suffered household damage and lost income due to missed work. Financial losses to farmers in 1985 alone totaled \$1,600,000. In 1986, losses of crops totaled an additional \$2,805,760. An additional consequence of flooding is the millions of gallons of raw sewage released and by-passed into the Flint River from

upstream wastewater treatment plants during flooding and high flow conditions.

Communities and farmers south of Saginaw and downstream from Flint, in order to protect their land and homes, have formed a four-township Flood and Erosion Control board to institute flood protection for the area.

### Project Description

The Flint River Flood Control Project encompasses 8 miles of river, 11,145 acres of prime agricultural land, 340 homes and 16 miles of riverbank. Specific project activities include:

- Relocation of existing earthen dikes and excavation of a floodway shelf along the Flint River involving about 410,000 cubic yards of material. The excavated material will be used for the construction of about 46,500 lineal feet of proposed dikes.
- Stabilization, with riprap underlain by filter fabric, of both the upstream and downstream ends of two existing overflow channels.
- Excavation of an overflow channel about 1,150 feet in length and stabilization of both upstream and downstream ends with riprap underlain by filter fabric.

### Benefits

- A conservative estimate of damages that have occurred over the past century is \$100 million. To date, \$2.8 million has been spent on flood improvements. An additional \$2.26 million is required to complete the project. The ratio of \$100 million in damages to \$5.06 million in total project costs is nearly 20:1.

- Without mitigation improvements, the average annual damage to dikes, crops, homes, roads, bridges and other property is estimated at \$2.8 million
- On an investment of \$141,820, damages of \$2,836,400 were avoided. On February 8, 2001, a major storm event occurred during frozen ground conditions. This event was recorded as the third highest flow event since 1948. With the improvements in place, damages in the amount of \$2,836,400 were avoided. This is 20 times the project cost of \$141,820
- Reconstruction of the dikes will protect 340 homes, at least 6 commercial businesses and 72 landowners with crop-producing farm land.

- Completion of the dikes will prevent contamination to households, wells, crops, soils and restore both safety and productivity to the community.

### Project Cost and Funding Sources

Total Project Costs = \$5.06 million (To date, \$2.8 million has been spent on flood improvements and an additional \$2.26 million is required to complete the project).

FEMA HMGP funds from Disaster #1128 were utilized to accomplish the activities listed above. Additional funding was provided by a Michigan Department of Commerce Block Grant, Michigan Department of Agriculture, Natural Resource Conservation Service and Spaulding Township Assessment

## MEMBERSHIP RENEWAL TIME FOR MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION (MSFA)

*(Roger Clark, Geological and Land Management Division, Michigan Department of Environmental Quality)*

It is time to renew your membership in the MSFA or join for the first time. The form is included with this issue of the newsletter, along with the registration form for the National Association of State Floodplain Managers (ASFPM). A dues notice will be sent to all current 2002 members reminding them of the March 1 renewal deadline. Dues renewals received by this date are \$25, after the deadline the renewal cost is \$35. New MSFA member dues are \$35. Chapter membership will not only reduce the cost of the Annual Conference, but will bring the additional benefits that go to Chapter members. See ASFPM's homepage at [www.floods.org](http://www.floods.org).

### 2003 MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION CONFERENCE

**April 8, 2003**

**Holiday Inn West, Lansing**

For questions, comments, or information, contact:

Les Thomas  
MDEQ  
GLMD  
P.O. Box 30458  
Lansing, MI 48909-7958

Telephone: 517-335-3448  
Fax: 517-373-9965  
e-mail:  
[thomasl@michigan.gov](mailto:thomasl@michigan.gov)

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MDEQ  
Office of Personnel Services  
P.O. Box 30473  
Lansing, MI 48909

This newsletter is supported by funding under a Cooperative Agreement with the Federal Emergency Management Agency. The substance and findings are dedicated to the public. The MDEQ, GLMD, is solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the federal government.

Printed by Authority of Part 31, Water Resources Protection, of the Natural Resources and Environmental Protection Act, 1994 PA 451, as amended.

Total Number of Copies Printed: 2800  
Cost Per Copy: \$ .48  
Total Cost: \$1344

EQC2760

## MAP MODERNIZATION UPDATE

In mid-January, FEMA was still operating under a continuing resolution. This means that FEMA's 2003 budget, including the funding for map modernization, has still not been approved by Congress. FEMA has not given us any indication of when this situation may be resolved.

## NFIP REAUTHORIZED

On January 13, 2003, President George W. Bush signed into law legislation restoring the authority of the National Flood Insurance Program (NFIP), managed by the Federal Emergency Management Agency (FEMA), to enter into new insurance contracts, thus ending a brief hiatus that began when the previous authority expired on December 31, 2002.

"The quick restoration is a testament to the hard work of many--the Administration, the legislation's bipartisan sponsors, and our indispensable partners who help us deliver this important program to the public," FEMA Director Joe M. Allbaugh said.

H.R. 11, the National Flood Insurance Program Reauthorization Act of 2003, passed by the House on January 8 and by the Senate on January 9 without amendment, enables FEMA and its insurance industry partners to resume issuing new flood insurance policies and renewing or increasing coverage for existing policies. This is especially important to home buyers in high flood-risk areas, where flood insurance is required by law in order to qualify for mortgage loans from federally regulated lenders.

The law makes the reauthorization retroactive to December 31, 2002, which means that insurance companies may now resume processing all flood insurance applications, renewals and requests for increased coverage received during the hiatus. They can also deposit the premiums they held during the hiatus and assign an

effective date of the coverage according to the NFIP's rules--as if there had been no hiatus.

In a message to the insurance companies, Federal Insurance and Mitigation Administrator Anthony S. Lowe said, "The adjustment of any claims that have been held, where coverage was awaiting retroactive reauthorization, should proceed without further delay."

Congress adjourned on November 22, 2002, without certain aspects of the NFIP having been reauthorized. Although this had no effect on the vast majority of flood insurance policyholders, whose coverage remained in effect during this hiatus, it was of concern to property owners who needed to renew their policies or purchase new flood insurance after December 31, 2002. Most other aspects of the NFIP, including floodplain management activities and the use of official flood map information, were unaffected by the interruption.

Under the NFIP, federally backed flood insurance is made available to homeowners, renters and business owners in communities that adopt and enforce floodplain management ordinances designed to reduce future flood losses by regulating new construction. Currently, nearly 4.4 million policies are in force in approximately 20,000 communities, representing \$623 billion worth of coverage. The program is self-supporting; claims and operating expenses are paid from policyholder premiums, not tax dollars.

## 2003 CHAPTER MEMBERSHIP MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION

Name \_\_\_\_\_ Representing \_\_\_\_\_  
 Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_  
 Telephone (     ) \_\_\_\_\_ E-mail \_\_\_\_\_ New Member \_\_\_\_ Renewal \_\_\_\_

**MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION CHAPTER DUES = \$35.00 per calendar year.**

The state association has no provision for corporate or student memberships.

Questions may be directed to Roger S. Clark, MSFA Treasurer, 517-335-3184 or ClarkRS@michigan.gov

## 2003 NATIONAL MEMBERSHIP ASSOCIATION OF STATE FLOODPLAIN MANAGERS, INC.

Name \_\_\_\_\_  
 Employer \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Day Telephone (     ) \_\_\_\_\_ Ext. \_\_\_\_\_ Fax No. (     ) \_\_\_\_\_  
 Affiliation: Local Govt. \_\_\_\_\_ State Govt. \_\_\_\_\_ Fed Govt. \_\_\_\_\_ Private \_\_\_\_\_  
 Other \_\_\_\_\_

**Membership Class Applied For & Respective Dues:** I am interested in these committees (S=Serve R=Reports)

**Please check only three**

\_\_\_\_\_ Individual \$ 80  
 \_\_\_\_\_ Subscription \$100  
 \_\_\_\_\_ Agency \$250  
 \_\_\_\_\_ Student (full time) \$ 25

**Corporate Sponsorship**

\_\_\_\_\_ 10 or under employees \$150  
 \_\_\_\_\_ 11-99 employees \$300  
 \_\_\_\_\_ 100+ employees \$600

**\*TOTAL National Membership Dues = \_\_\_\_\_**

S \_\_\_\_ R \_\_\_\_ Flood Mitigation Issues  
 S \_\_\_\_ R \_\_\_\_ Flood Insurance  
 S \_\_\_\_ R \_\_\_\_ Coastal Issues  
 S \_\_\_\_ R \_\_\_\_ Floodproofing/Retrofitting  
 S \_\_\_\_ R \_\_\_\_ Mapping & Engineering Standards  
 S \_\_\_\_ R \_\_\_\_ Floodplain Regulations  
 S \_\_\_\_ R \_\_\_\_ Arid Regions  
 S \_\_\_\_ R \_\_\_\_ Urban Stormwater Management  
 S \_\_\_\_ R \_\_\_\_ Professional Development

I am also interested in the following areas of concern:

\_\_\_\_\_ **NEW** \_\_\_\_\_ **RENEWAL**

\_\_\_\_\_ Multi-Objective River Corridor Management  
 \_\_\_\_\_ Flood Warning & Response \_\_\_\_\_ Flood Data  
 \_\_\_\_\_ Wetland Issues \_\_\_\_\_ Litigation/Legal Issues  
 \_\_\_\_\_ Dam Safety \_\_\_\_\_ Structural Flood Control

\_\_\_\_\_  
**Signature**

Enclosed is a check made payable to the **Michigan Stormwater-Floodplain Association** for:

\_\_\_\_\_ Chapter Membership(s) @ \$35.00 each = \$ \_\_\_\_\_  
 \***TOTAL National Dues** indicated above, if any: \$ \_\_\_\_\_  
 TOTAL \$ \_\_\_\_\_

Mail to: **Michigan Stormwater-Floodplain Association, P.O. Box 14265, Lansing, MI 48901-4265.**

**\* By paying National dues to the Association of State Floodplain Managers, you can enjoy reduced fees for National conference attendance, all four issues of "News & Views," and all issues of "Insider." DUES PAID TO THE NATIONAL ASSOCIATION OF STATE FLOODPLAIN MANAGERS ALONE DO NOT COVER MICHIGAN STORMWATER-FLOODPLAIN ASSOCIATION CHAPTER MEMBERSHIP!**

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**Department of Environmental Quality**  
**P.O. Box 30458**  
**Lansing, MI 48909-7958**

# **Flood News for Michigan Floodplain Managers**

**A quarterly newsletter of the  
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## **MARK YOUR CALENDAR:**

**2003 Association of State Floodplain Managers  
National Conference in St. Louis, Missouri  
May 11-16, 2003  
*"Lessons Learned – Gateway to Flood Mitigation"*  
Look for more information at [www.floods.org/StLouis](http://www.floods.org/StLouis)**

**2003 National Flood Conference  
National Flood Insurance Program  
San Francisco, California  
May 27-30, 2003  
Look for more information at [www.fema.gov/nfip/2003conf.htm](http://www.fema.gov/nfip/2003conf.htm)**